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6 **UNITED STATES DISTRICT COURT**  
7 **CENTRAL DISTRICT OF CALIFORNIA**  
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9 Soohyun Cho,  
10  
11 Plaintiff,

12 v.

13 First Reliance Standard Life Insurance  
14 Company and Does 1-10, inclusive,  
15 Defendant.  
16

CASE NO. CV-18-4132-MWF (SKx)

**JUDGMENT FOLLOWING COURT  
TRIAL**

17 This matter came before the Court for a bench trial on February 21, 2020. All  
18 claims have now been resolved against all parties, as follows:

19 On May 17, 2018, Plaintiff Soohyun Cho commenced this action. (Docket  
20 No. 1).

21 On July 18, 2018, Plaintiff filed a First Amended Complaint against  
22 Defendants First Reliance Standard Life Insurance Company (“First Reliance”) and  
23 Does 1-10. (Docket No. 8).

24 On September 18, 2018, Third-Party Plaintiff First Reliance filed a Third  
25 Party Complaint against Third-Party Defendant Giorgio Armani Corporation.  
26 (Docket No. 19).

27 On April 8, 2019, Third-Party Defendant Giorgio Armani Corporation was  
28 dismissed by the Court’s Order granting Third Party Defendant’s Motion to Dismiss

1 Third-Party Complaint Pursuant to Fed. R. Civ. Pro. § 12(b)(6). (Docket Nos. 37,  
2 44).


3 After a Court trial based on the administrative record held on February 21,  
4 2020, the Court ruled in favor of Plaintiff as to the Breach of Plan claim and in favor  
5 of Defendant as to the statutory penalty claim.

6 Now, therefore, pursuant to Rules 54(a) and Rule 58(b)(1)(C) of the Federal  
7 Rules of Civil Procedure, **IT IS HEREBY ORDERED, ADJUDGED AND**  
8 **DECREED** that judgment be entered as follows:

- 9 1. Judgment on the Breach of Plan claim is entered in favor of Plaintiff in  
10 the amount of \$450,000, which is the amount of the \$500,000 policy  
11 benefits that remain unpaid, with interest.
- 12 2. Defendant is not subject to statutory penalties under 29 U.S.C.  
13 § 1132(c)(1).
- 14 3. Plaintiff is awarded her costs as provided by law.

15 Fictitious-named defendant Does 1-10 are dismissed without prejudice.

16  
17 Dated: March 5, 2020

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19 MICHAEL W. FITZGERALD  
20 United States District Judge  
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